

The Times-Dispatch

Published Daily and Weekly

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FRIDAY, JANUARY 1, 1904.

Richmond in 1903.

In spite of the slump in the stock market, which affected holders of securities in Richmond, as it affected such holders elsewhere, the city has had a prosperous year, and the business situation is intrinsically sound. Merchants have had a good trade, manufacturing industries have done well, and it is most gratifying that in spite of the stock panic and the shrinkage in the value of stock and bonds, the banks of Richmond have stood the storm without a quiver, and are to-day, in every respect, stronger and better than at any corresponding period of their history. They have met their obligations, they have taken care of their customers and they have been able to declare the usual dividends out of their earnings, without in any way straining their credit.

Moreover, business failures, while they were slightly larger in number, were smaller in the aggregate of liabilities than those of the previous year.

The growth of the city was most satisfactory. There was no building boom, but many new factories, stores and residences were erected or begun, some of them the finest of their kind, and aggregating in value \$2,435,000. To add that sum to our real estate values in a single year is something to be proud of. The best part of it is that these new buildings have come in response to an imperative demand. Richmond has now reached a point where she is growing rapidly by her own accretion, and, unless there should be some unforeseen disaster, this growth will be more pronounced from year to year. The larger the city, the greater its growth. Is the rule, as the growth of a large tree in a single year is equal to the entire volume of the sapling.

But Richmond must not be content with a normal growth of this character. She must exert herself to enlarge her factories and extend her trade and induce outsiders to come in and invest and make their home with us. We are not as active in these directions as we should be, or as we must be, if we would grow according to our opportunities. Richmond needs more advertising in the broadest meaning of that term.

Finally, let us hope that every citizen will resolve to-day to give more attention than ever before to municipal affairs and to exert himself honestly and patriotically in the interest of good home government.

A Word With Young Men.

New Year's resolutions have fallen into disrepute because, as a rule, they are short-lived. A resolve is a good starting point, but it is only a starting point. A resolve is worth nothing unless it is carried into effect, and a resolve made on New Year's day is worth no more than a resolve made on any other day if it be made only to be broken.

But a good, honest resolve, made with a good, honest intention, is a good thing for New Year's day, or any other day, as far as it goes and as long as it lasts. Moreover, a good resolve should be specific rather than general, and we suggest to our young readers that they resolve on this day that they will abstain from the drinking of intoxicating liquors. The Times-Dispatch is no fanatic on the subject of temperance. It is possible to drink liquor in moderation, and many men do drink it in moderation, and their comfort, and without injury, but it is a dangerous experiment for any man to make with himself. It is dangerous for any man to acquire a taste for alcoholic liquors, and to fall into the habit of drinking them. The tendency of alcohol is to impair the intellectual and moral faculties. Whether its effect be to stimulate or stupefy, the result is the same. If it stimulate there is a corresponding reaction; if it stupefy it deprives the man of the time being of his natural forces. The usual effect is to deaden the sensibilities and excite the animal nature, the appetite and the passions; and many a man, under the influence of such stimulus, has committed acts which have either destroyed him or brought humiliation and sorrow to himself and others. Is it not, therefore, a reckless thing for a man to put himself in such a condition? In order to succeed in any department of life we need to have our faculties active; we need to be watchful and vigilant. Therefore, anything which tends to take us out of the natural state, anything which temporarily impairs the mental, moral or physical nature, is necessarily for the time being, at least, to our detriment, and puts us into a position more or less defensive.

But, apart from the moral question involved, and that is always of prime consideration, we tell our young friends in all seriousness and in all emphasis possible that they cannot reasonably hope for success in business or in their professions or in whatever occupations they may be engaged, if they fall into the habit of drinking intoxicants. This is an age of sharp competition, and any man who hopes to succeed must keep his wits about him. There is no place in the business world to-day for the drunkard, because the drunkard is utterly unreliable. At the time when his services are most needed he is most apt to be on a spree, and business men do not want to employ men who cannot, under all circumstances and in all emergencies, be relied upon. If any young man doubts this, let him make an experiment on his own account. Let him go into some counting room, or into a dozen counting rooms, and ask for work, prefacing his remarks with the statement that he is in the habit of drinking, and that every now and then he goes on a spree. If he succeeds in getting a good position upon that plea we will retract everything that we have said. But he will not succeed. At every turn he will receive the cold shoulder, and he will be told that his services are not required.

If he starts business on his own account, or if he starts up in a profession, he will find that the liquor habit will prevent him from competing successfully and he will be doomed to failure.

We do not say that whiskey is "the creation of the devil"; we do not say that every man who takes a drink is doomed to destruction; we do not say that it is impossible for a man to drink moderately and without injury to himself. Nothing is to be gained by overstating a truth. But, taking the most liberal view of the subject, it has been demonstrated beyond a peradventure that many men, if not most men, cannot indulge habitually in liquor drinking without injury more or less serious to themselves, and no man knows how it will be with him until he has tried. Therefore, the only safe rule for a young man to adopt is total abstinence. He need not be a crank or a fanatic, but if he is wise, he will take no chances. He will resolve on this New Year's day not to experiment with himself; he will resolve to abstain altogether from intoxicating drinks.

The Chicago Horror.

Whatever Chicago does is certainly on a great scale, even though it be an appalling sacrifice of life. The holocaust of pleasure seeking victims in the Iroquois Theatre has sent a shudder of horror through the whole country, and thousands must ask why it is that these persons in a so-called fire-proof theatre have been swept to a fiery death, when they have been in all sorts of fire-traps and have escaped; certainly they continue to incur the risks that come day they will perish by fire or panic, and one is as dangerous as the other. It will be remembered that a congregation of negroes in Birmingham, Ala., were started by the cry of fire when there was no fire at all, and over two hundred were trampled to death. The danger from a fire in a crowded house is really greater from panic than from fire itself. If persons could be assured that there was provision for unexpected ignition, and that they could go out in due order, or perhaps be satisfied that there was no reason for going out at all, the chances are that the loss of life which now horrifies us will practically cease.

A gentleman of this city, who is distinguished both as an engineer and a civilian, and certainly one of the most thoughtful and prudent men we have, has told us that for years he had thought that one of the most effective preventives of panic would be to bring the water pipe into the theatre under ground with the outlet just at the orchestra, with a coil of hose attached, and there put a fireman in his appropriate uniform, with the nozzle of the pipe close in his hand, both as a badge of office and a preparation for service. This man, thus equipped and in the view of the whole audience, would be a standing assurance that there was provision for the immediate extinguishment of a fire, and that those small beginnings which have been so disastrous in their extension would be instantly stopped.

It seems to require such disasters like this Iroquois Theatre fire to wake the country up generally to provision against such disasters. It is now conceded that it is not so much the fire-proof building as the provision for fire immediate extinguishment of fire, that is the safeguard against such losses. We have seen in Pittsburgh a large fire-proof building which had been utterly destroyed and gutted by fire, and were told that the same building was afterwards reconstructed again as a fire-proof building and was again so destroyed. The real safeguard against fire is not only the fire-proofing, though that is not to be minimized or disparaged, but in the provision for an instantaneous extinguishment of a fire when started anywhere.

We think the suggestion which has been made of the fireman and his hose in the orchestra of a theatre and in sight of the audience, would give great comfort to the tens of thousands who visit the places, and is a provision which deserves the attention of our Fire Commissioners.

The Duty of the Rich.

New York has been greatly shocked by the death of Banker Garth, who recently lost himself from a steamer in the Gulf of Mexico. Mr. Garth was a rich man, and was held in high esteem by the bank over which he presided, but, for some reason, which has not yet been disclosed, he drowned himself during the Christmas holidays at a time when all men and women are supposed to be glad. Mr. Garth's brother-in-law says that he was a disappointed man; that he played a game and lost; that he could not stand defeat, and so he ended it all. "It was money, money all the time with him," he added, "and it did not come fast

enough. He had plenty, but he wanted more."

The desire for money with most people seems to be insatiable. It would seem that when a man has accumulated as much money as he can spend in his natural life, when he has accumulated enough to make himself and his loved ones entirely comfortable, his desires would be satisfied, and he would quit. But it is not so. With accumulation the desire increases. The man who makes a million, wants two million, and when he gets two million, he wants four, and so on, indefinitely. Money-making becomes with him not merely an occupation, but a consuming desire. Desire for gain is natural. It was put in the heart of man by the all-wise Creator for a purpose. Without desire there would be no activity. It is entirely proper for a man to desire a fortune, and it is entirely proper for a man to accumulate a fortune if he can do so by honest and legitimate means. But rich men would be happier, and the world would be better, and wealth would be a blessing, if all rich men would learn to control their desires after they have accumulated as much money as they need, and would then turn their talents to other pursuits. The man who has the ability to make a fortune has the ability to confer great benefits upon the human race. But he has more than mere ability. He has the time and he has the money, and if he would only employ both in the interest of the public as he previously employed both in his own interest, he would, indeed, be a public benefactor.

As was pointed out in yesterday's paper, many rich men in England and Scotland have retired from active business on their own account, and are now devoting themselves to the affairs of government in their several localities. We hope the time is not distant when rich men in America will pursue the same course. Our rich men do take some part in government affairs, but, unfortunately, their activities are too often for their own peculiar interest and advancement, and to the injury of the general public. For this reason the rich are usually under suspicion, and when they go in for a given measure or for the election of a certain candidate, the people are disposed, and naturally so, to take the other side, for they have come to believe that the rich man's interest and the poor man's interest are as far removed as the east is from the west. It would take time to remove this impression, but if the rich men of the land would only address themselves honestly and unselfishly to the public interest, by and by they would gain the confidence of the people and they would have it in their power to turn their talents to the best account.

We commend this thought to the rich men of our country as an appropriate New Year's reflection.

Begin Right.

Evidence accumulates of a general demand throughout the United States for the ratification of the treaty with Panama for the construction of the Isthmian Canal. Evidence also accumulates that there is a moral question involved, but Progress is inexorable, and too often conscienceless. It permits nothing to stand in its way. When America was discovered, it belonged to the Indians, but Progress did not recognize the red man's claim. It would not suffer a race of savages to hold title to a great continent, and so gradually the white man seized the land, and drove the red man farther and farther into the forests and through the forests, and over the mountains into the plains, finally giving him a small reservation for himself and children. Progress justifies itself by the questionable motto that "the end justifies the means." Many cruel and unrighteous acts have been done in the name of that motto, and that is the motto which Progress has adopted in turning its attention to the Panama Canal.

But is it necessary for even an inexorable and conscienceless Progress to ride rough-shod over a weak republic in South America in order to accomplish its purpose? May we not yet make terms that shall be fair and satisfactory to Colombia? Colombia has seen her mistake, and she has approached the United States government in a spirit of compromise. Manifestly, it makes little difference to the people of Panama whether they have an independent republic of their own or become a part of the Colombian republic. It was not independence which they were seeking, but a canal. Only the inhabitants of Panama write "canal" in the treaty under the terms offered by the United States government and it will make no difference to them what be their national affiliation. There is good reason to believe that at a word from the United States government, the Panamanians would surrender their independent form of government and go back to the Colombian Union. In short, we believe that it is entirely practicable for our government to effect a satisfactory settlement between Colombia and Panama. It may cost a little more money, but we are rich, and we can better afford to spend money than to do a wrong. We cannot afford to do a wrong even to secure for ourselves so valuable an asset as this canal promises to be. It would be a great thing for the United States government to construct and own the canal; but we should be sure about it that our title is clear and clean before we begin work, and no effort of ours should be spared to remove every taint of suspicion attending the enterprise.

This entire scheme has, up to this time, been honeycombed with dishonesty and scandal, and it is the part of honor and wisdom for the United States government to put the scandal behind it, and let its work be a work of righteousness as well as a work of enterprise. Let us proclaim to the world that while we propose to lead in progressive enterprise, we propose also to let our conscience go hand in hand with our progress.

We commend this to the powers in Washington as an appropriate New Year's resolution and proclamation.

That Richmond is a growing town no

one can doubt who looks about him and sees the numerous creditable houses that were erected in 1903. They are to be found in the West and East Ends, in the central part of the city and in the shopping, factory and warehouse districts also.

The largest "flat" building we have was finished during that period, and our first real skyscraper begun; so, also, an immense addition to the penitentiary cell building.

For the new year we have the promise of another new bank building and the largest office building in Richmond, possibly, also, extensive remodeling of the State Capitol.

Then, too, we have under way the great storage basin, which is to furnish the city with clear water at all times. Minor enterprises we take no note of here, though in the aggregate they make a fine showing.

Sixty-odd persons lost their lives by the burning of the Richmond Theatre in 1911. Two hundred and ninety-five met their death in the Brooklyn Theatre in 1876, and one hundred in the burning of the Ring Theatre in Vienna in 1881. The loss of life by the Iroquois fire will probably reach six hundred.

The "big fire" in Chicago took place in 1871, when 17,430 buildings were swept away, entailing a loss of \$100,000,000. Many lives were lost. Next year, 1872, Boston was the victim of a fire which destroyed 776 buildings, valued at \$75,000,000. Seattle was destroyed in 1889, with a loss of \$90,000,000, and Jacksonville on May 3, 1901, inflicting a loss of \$12,000,000.

Commenting on the Seaboard Air Line changes that are now matters of history, the Norfolk Virginian-Pilot remarks, as a conclusion of the whole matter:

"In passing, however, it may be worthy of note that the forecast of the change in the presidency made by the newspapers weeks ago was authoritatively denied, and each reiteration met with similar denial. We throw the suggestion out for what it is worth, but it would really seem that the newspapers get about as close to the truth and stick about as close to it as anybody else."

New York seems determined to make an effort to "capture" the National Democratic Convention, which is to be held in July of this good year 1904. A preliminary meeting of citizens was held Wednesday with the purpose of forming an organization to present the city's claims to the National Democratic Committee.

The Phi Kappans are fine fellows and have no connection with the white caps, though, for the matter of that, they are very white. Richmond is to have them with her to-day in great numbers to attend the Grand Chapter meeting. From labor it is their custom to adjourn to refreshment.

The Jefferson may never be rebuilt, but that is no reason why Richmond should not have a great hotel, and she will have it, too, Jefferson or no Jefferson.

This is the good year in which the American people will have imposed upon them the duty of making at least one President.

Panama can very well afford to lie low; saw wood and say nothing, except to quietly ask: "What are you going to do about it?"

By the way: Didn't Cupid and Hyacinth get in some real lively work on the shank end of the dead year?

Never mind about what happened last year: The thing to do is to make great things happen this year.

And now the Virginia farmer proceeds to figure on the vast possibilities of a prospective good crop year.

A very small proportion of the Panamanians are aware that they are a republic unto themselves.

Christmas week was not a bad time for the marrying persons throughout the land.

The crown of King Cotton is showing some few signs of top heaviness.

There is no excuse for an empty house anywhere in rural Virginia.

It will probably go into history also as the per diem Legislature.

Happy new year and a whole lot of it.

The compliments of the season to ye.

Leap year. Let her leap.

With a Comment or Two.

Blind Tom isn't dead yet, but the manager of the Brooklyn Theatre, who has brought out the old negro, is having a hard time making the public believe it. "It is only necessary," he explains, "to hear this man play, to be convinced that he is really blind." By the way, how old is "Blind Tom"?—Charlotte Observer.

Only fifty-three.

Dr. Parkhurst admits that he takes a little brandy, gin or wine when he feels like it.—Exchange.

None of the old toppers of our acquaintance do any more or less.

The Virginia Legislature has passed laws prohibiting the buying and the selling of votes. Now what? It passes a law to prohibit under heavy penalties, the buying of votes, which is a greater nuisance to the general public than either of the other two.

Wouldn't that be enough? By the way, reform a little too far? Backbones of reformers have been known to snap under their own weight.

Cumbersome sentiment with horse sense and get your policy from the Virginia State, home institution, W. W. HARRIS, Agent.

If you insist on it any agent in Richmond can give you a policy in the Virginia State, B. C. WHERRY & SONS, Agents.

You are done with 1903; to-day begin writing 1904.

Practice what you preach, and keep your money at home by insuring with the Virginia State, A. W. GAIBER, Solicitor.

The Virginia State is owned by home people, managed by home people, employs home people and spends its money in Richmond. WILLIAMSON TALLEY & CO., Agents.

Half Hour With Virginia Editors.

Viewing the fatness of its after-Christmas pocketbooks, the Petersburg Index-Appal mournfully observes: "George D. Prentice said of this season of the year: 'It is a time for memory and for tears.' By the same token, we judge that the price of Christmas was as high in Georgia's time as in the present year of grace."

Here is something real cheering from the Tidewater States: "This city and the whole Tidewater section is in an excellent financial condition. This section of Virginia is better insulated from the financial disturbances which afflict other parts of the country than any other region in the South. It is not theory, merely; it is a demonstrated fact."

The Norfolk Dispatch says: "Governor Aycock, of North Carolina, says that his State has solved the race problem. Certainly some wonderful metamorphosis has taken place in North Carolina; we haven't heard of a lynching down there in three weeks."

Good for Princess Anne county. Here is a remark from the Norfolk Ledger: "The farmers own 21 per cent. of the wealth in the county. This low estimate must have been made before the business Anglo people sold their stock of Christmas turkeys."

The Newport News Times-Herald remarks: "Bryan talked to Tolstol for 14 hours, but the papers report that Tolstol is fast regaining his strength."

Personal and General.

Evangelist A. C. Jeffries, father of James J. Jeffries, the pugilist, is holding revival meetings in Baltimore at present.

Though a very stout man, Justice Brown, of the United States Supreme Court, blacks his own shoes nearly every morning. The justice says he feels proud to imitate Abraham Lincoln even to that extent.

Pedro Alvarado, the eccentric millionaire, of Parral, Mexico, distributed a variety of silver dollars, amounting to more than \$100,000 among the poor people of Parral and adjacent mining camps on Christmas Day.

Ernest Schmidt, of Scranton, Pa., sent President Taft a miniature coal car, topped off with coal and ornamented with the national colors, carved out of a chunk of coal. The President sent Schmidt an autograph letter in appreciation.

The membership of ex-Vice-President Morton's family is increasing in Paris. In addition to Mr. Morton's daughter, who is the Duchess de Valentigney, his sister, Mrs. William F. Brown, with her husband and daughter, have taken a house in the fashionable Champs Elysees quarter.

North Carolina Sentiment.

The Greensboro Record says: "School children always have a contempt for the teacher who runs to the teacher with everything. The gentlemen who are trying to worry Judge Boyd are running to the President with their little stories. The incident fully corroborates the diagnosis made by Judge Boyd's friends at first, that it is nothing but a piece of cheap demagoguery and clap net, instigated solely to worry Judge Boyd, without any idea that he can be impeached."

Here's the Asheville Citizen's idea of "our plain" duty as to Panama:

"We must accept the burden of our acts and carry out our undertakings, however unworthy of the motives that prompted them; resolved in doing so to restore to the people the restoration is possible, and to renew all further considerations of gain as they appear, in man's crucible. The only hope or undoing past wrong is the doing of the future right. The day of burning sacrifices is past."

The Raleigh Times goes into figures after the following manner:

Speaking to-day with a prominent business man of the city, he said that a cotton receipts some week or so ago were about 1500 bales short of what they were last year. But, said he, the money paid out to the farmers for their cotton was between \$15,000 and \$100,000 more than was paid out last year. This leaves the farmer in decidedly better condition than he was this year last year. He has not only more money for his cotton, but he has had to do less picking, less ginning and less hauling to market.

The Raleigh Post says:

The aggregate value of all property returned by negroes of Georgia for taxation is \$16,714,368, an increase over the year before of \$1,000,000. This consists of farm lands, real property and personal property. The negroes of North Carolina own about the same amount as their brethren in Georgia, as appears by the tax list. And there are some good and successful farmers among them. We have heard of no "negassassinations" on account thereof to date, to which we invite the praiseworthy attention of former Governor Russell.

The Durham Herald says: "As many changes are being made in the postoffice in North Carolina we take it that the President does not consider that he has his ducks exactly in a row."

A Few Foreign Facts.

The Queen of England has a favorite teapot of which she is very fond and which is in frequent use at Sandringham. It is in the shape of a barrel of oil, with a stout old Dutchman sitting astride.

Though a very busy man President Diaz, of Mexico, rarely neglects to give an audience to American visitors. Usually a letter sent a day or two ahead is sufficient to secure an interview. The general's knowledge of English is hardly more than rudimentary, so he always has an interpreter at hand on such occasions.

During the last year 50,000 cases of sickness occurred in the barracks of the French army. There were 234 deaths and 10,000 men were discharged because of physical disabilities. This very high rate is said to be due to the unsanitary state of the barracks in which the men live. According to the medical reports only a very small part of the barracks had a proper allowance of air. Tuberculosis and typhoid are increasing with alarming rapidity. It is estimated that the French army has only 1,500 doctors while the German army has 3,000.

Some German students who wished to indulge in mountaineering, but had not the means, wrote to various firms, offering to place their advertisement in the different points of the ascent of Mount Blanc on payment of a certain sum. Some firms accepted the offer, but it is thought the authorities will object to the placing of the advertisements.

The South Insists on the Canal. But the views of Mr. Arthur F. Gorman prevail, and is the world to be barred from the completion of a great and necessary public work because a handful of obstructionists would block the way? Will the people of the Southern States, whose material interests and development are so deeply involved in the construction of a transatlantic waterway, be content to throttle their own hopes and initiate a serious blow to their own section of the Union by concurring in the nomination upon a lackluster dreamer who has not enough political talent to recognize an accommodation in a forcible fact when it lies an impassable obstacle immediately in his path? The Democracy will tolerate no idealism and dreamers in this next campaign.—New Orleans Times-Democrat.

At Peace at Last.

Hon. W. J. Bryan is at the Hague, and that is the place where they manufacture peace. He is there just in the nick of time.—Greensboro Telegram.

THE STORE THAT SAVES YOU MONEY.

We wish our many friends and patrons

A Happy and Prosperous New Year.

Pettit & Company,

Corner Foushee and Broad Sts.

THE FULTON YEAST CAKE

A SAMPLE WILL BE CHEERFULLY SENT FREE OF COST UPON REQUEST.

MAKES LIGHT, SWEET, WHOLESOME BREAD AND GRIDDLE CAKES.

HAS STOOD THE TEST FOR 23 YEARS.

A purely vegetable product, made in round dry cakes from Virginia corn meal, hop and potatoes. It is indisputably the most nutritious, healthful, economical yeast cake on the market. It retains the moisture in the bread for four or five days. Always ready, never spoils, and may be used in any quantity.

AT ALL GROCERS. Manufactured by

FULTON YEAST COMPANY, RICHMOND, VIRGINIA.

To Be Given Away.

This magnificent \$20 Columbia Disk Graphophone and three records (free to the boy or girl in Richmond and Manchester) sending in the largest number of Quaker Gelatine coupons between now and February 23rd. Every one sending in 700 coupons during that time and failing to win the prize, will be given one of these Graphophones. Special list of valuable prizes sent on application.

...THE...

Interstate Chemical Co., BALTIMORE, MD.

KELLEY & DUDLEY, Sole Agts., 1009-1011 E. Cary St., Richmond, Va.

MR. W. H. BOAZ OUT FOR TREASURER

Will Oppose Colonel A. W. Harman, Jr., for the Nomination in 1905.

While the popular chairman of the House Finance Committee, Hon. W. H. Boaz, of Albemarle, has made no formal announcement of his candidacy, it is understood that he is in the field as a full fledged candidate for treasurer against Treasurer, A. W. Harman, Jr., in 1905. This information is entirely authentic, and is given by men who are now hard at work for Mr. Boaz with his consent, and most valuable to his supporters in the House in point of service, and is regarded as authority on the finances of the State. He has for many years been chairman of the House Finance Committee, and in this capacity has saved the State many thousands of dollars, which would otherwise have been wasted in reckless appropriations. Mr. Boaz is a bachelor on the sunny side of fifty, and has long enjoyed a wide and popular acquaintance among the Democratic leaders of the State.

He is chairman of the joint caucus of the Legislature, and is a man of fine business qualifications. He is a graduate in law from the University, as well as a M. A. of that institution, and is regarded as one of the most scholarly men in the Legislature.

Mr. Boaz is prominent also as a horticulturist, owning one of the finest and most valuable hot pipin apple orchards in Richmond, Va.

His friends are predicting that he will make a fine run for treasurer, and that if nominated and elected, he will be an ideal officer.

Dollars are good things. Keep them at home by insuring with the Virginia State, A. W. GARRER, Solicitor.

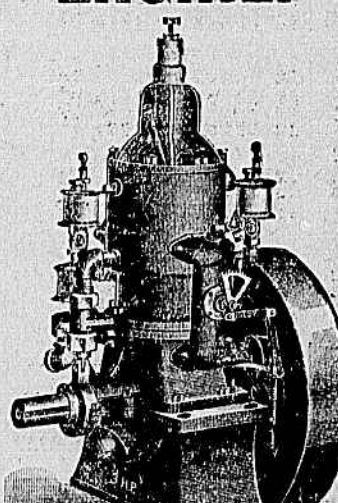
The Virginia State Insurance Company has assets exceeding \$500,000, and surplus to policyholders of \$300,000. L. F. MASON, Solicitor.

SMOKE PARK AVENUE CIGAR, CHAS. A. SCHMIDT & CO., MFG.

Charity begins at home, so also ought the patronage of local institutions. This Virginia State should not be forgotten in this connection. CAPITAL SAVINGS BANK, Agent.

If you insist on it any agent in Richmond can give you a policy in the Virginia State. WILLIAMSON TALLEY & CO., Agents.

KEROSENE ENGINE.



Don't Fail to See the Undersigned Before You Purchase a Kerosene Oil Engine.

G. HORATIO CHICK, 211 E. Broad St., Richmond, Va.

NEW YEAR'S GREETING.

All of my friends and patrons are cordially invited to be my guests this afternoon between the hours of 4 and 7 o'clock, and partake of an excellent lunch.

Thanking you for past favors, and soliciting a continuance of the same,

I remain,
R. Francione, 208 East Broad Street.